



CITIZENS STATE BANK

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Sept . 19, 2005

FDIC San Francisco Regional Office
Director, Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

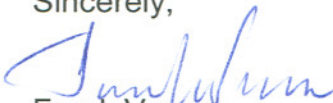
Re: Wal-Mart's pending ILC

Dear Mr. Carter:

Our bank is a 125 million dollar serving a county with a population of 25,000, and we do a good job. We also have a Super Wal-Mart that will be coming to our community within the next year. While Wal-Mart does a good job in merchandizing goods, I do not feel that they should be in the banking business. Banks do not sell goods, and Wal-Mart should not enter into banking.

I urge you to deny Wal-Mart's application for deposit insurance for its pending Utah based ILC.

Sincerely,


Frank Vecera
Sr. V. President